

Senate Bill 972

California Health Benefit Exchange: Board: Membership

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SUMMARY

SB 972 would broaden the diversity of the Covered California Board of Directors by adding four new areas of expertise to the list of qualifications that make individuals eligible to serve on the Board. The new areas of expertise are marketing of health insurance products, information technology system management, management information systems, and enrollment counseling assistance with priority to cultural and linguistic competency.

BACKGROUND

The makeup of Covered California's Board of Directors should reflect the needs and diversity of its consumers. Currently, Board membership is limited to only individuals with a very narrow set of experience within the health care field. Numerous consumer complaints, media stories and staff reports indicate there is a need to improve Covered California's customer service, marketing, and enrollment of Latino, African American and young consumers. For the health exchange to be successful in the long-term, problems such as technology glitches and poor customer service that hamper enrollment efforts, must be improved. Cultural and linguistic competency in marketing and outreach to communities of color must also improve.

Latinos in particular are an important population that Covered California has not been able to enroll in adequate numbers. Latinos make up 58% of the state's uninsured but only 28% of those that enrolled in a Covered California plan. Even more concerning is that it appears less than 11% of the uninsured and eligible Latino population has enrolled. Latinos are also the state's youngest and healthiest demographic, meaning that enrolling them is critical for balancing the cost of insuring older and less healthy people.

Various obstacles are making enrollment more difficult than necessary for Latinos and other consumers. According to a Covered California staff report, only 0.5% of calls into the hotline in December were answered within 30 seconds, while 53% of incoming calls received a busy signal. The average wait time for callers was over 30 minutes, and at one point the average wait reached 70 minutes. More than half of the calls to Covered California's hotline were abandoned altogether.

During the first four months of enrollment, no online application was available in Spanish or in any language other than English. Statewide, Covered California certified only 5,100 enrollment counselors, many of them at the end of the enrollment period—an insufficient number to meet demand. The provider directory which consumers need in order to know which doctors are covered by their plan is filled with errors and may not be available to the public until next year, making it impossible for consumers to easily identify where they can see a doctor.

The Board of Directors is a governing entity tasked with the responsibility of providing oversight and developing policies for Covered California. Board diversity is about bringing a broader range of thoughts, perspectives and competencies to decision-making, management and oversight. Numerous studies and reports conclude that ethnic diversity, as well as diversity in expertise, results in better organizational performance. As Covered California works to improve the consumer experience and reach out to more diverse populations, a broader range of expertise and more diversity will be needed on the Board.

SB 972 will diversify the expertise of Covered California's Board of Directors to improve decision-making and organizational performance.

SUPPORT

California Legislative Latino Caucus
Latino Coalition for a Healthy California
California Primary Care Association

STATUS

Introduced February 10, 2014.

CONTACT

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